

ANNUAL STATEMENT FOR THE YEAR 2008
MAMSI Life and Health Insurance Company
STATEMENT OF ACTUARIAL OPINION

I, Allen J. Sorbo, am President, Chief Executive Officer, and Chief Actuary of UnitedHealthcare Insurance Company, of which MAMSI Life and Health Insurance Company is an affiliate. I am a member of the American Academy of Actuaries.

I have examined the assumptions and methods used in determining loss reserves, actuarial liabilities, and related items listed below, as shown in the annual statement of the organization as prepared for filing with state regulatory officials, as of December 31, 2008.

Claims unpaid (page 3, line 1)	\$20,137,778
Accrued medical incentive pool and bonus amounts (page 3, line 2)	\$0
Unpaid claims adjustment expenses (page 3, line 3)	\$255,657
Aggregate health policy reserves (page 3, line 4)	\$348,397
Aggregate life policy reserves (page 3, line 5)	\$111,230
Property/casualty unearned premium reserve (page 3, line 6)	\$0
Aggregate health claim reserves (page 3, line 7)	\$160,061
Reserve for experience rating refunds	*
Actuarial liabilities included in page 3, line 21	None.

* This amount, if any, is included in the aggregate health policy reserves, above.

I relied upon underlying records and summaries prepared by the responsible officers or employees of the organization or its affiliates, as certified in the attached statements. In other respects, my examination included such review of the assumptions and methods used and such tests of the calculations as I considered necessary. This statement of opinion is not based on an asset adequacy analysis.

In my opinion, the amounts carried in the balance sheet on account of the items identified above:

- (a) are in accordance with accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- (b) are based on actuarial assumptions relevant to contract provisions and appropriate to the purpose for which the statement was prepared;
- (c) meet the requirements of the laws of Maryland;
- (d) make a good and sufficient provision for all unpaid claims and other actuarial liabilities of the organization under the terms of its contracts and agreements;
- (e) are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding year-end; and,
- (f) include appropriate provision for all actuarial items that ought to be established.

The Underwriting and Investment Exhibit - Part 2B was prepared consistent with section 3.6, "Follow-Up Studies," contained in Actuarial Standard of Practice No. 5, "Incurred Health and Disability Claims," adopted by the Actuarial Standards Board of the American Academy of Actuaries in December 2000.

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Actuarial methods, considerations, and analyses used in forming my opinion conform to the relevant Actuarial Standards of Practice as promulgated from time to time by the Actuarial Standards Board, which standards form the basis of this statement of opinion.



Allen J. Sorbo, F.S.A., M.A.A.A.

Mail Route CT028-11SA
UnitedHealthcare Insurance Company
450 Columbus Boulevard
Hartford, CT 06103

Telephone: (203) 459-7845

February 20, 2009



5901 Lincoln Drive Edina MN 55436

February 12, 2009

I, Daniel J Herr, am employed by UnitedHealthcare as Director of Finance. Listings and summaries of premium, claim, and census data relating to the UnitedHealthcare segment's business in MAMSI Life and Health Insurance Company were prepared under my direction and submitted to Allen J. Sorbo in support of his statement of actuarial opinion for that company as of December 31, 2008. I hereby affirm that those listings and summaries, to the best of my knowledge and belief, are substantially accurate and complete and are the same as, or derived from, the in-force records and other data that form the basis for the company's annual statement for the year ended December 31, 2008.

Daniel J. Herr

5901 Lincoln Drive
MN012-N282
Edina, MN 55436
952.992.4425



UnitedHealth Group®

UnitedHealth Group
9900 Bren Road East Minnetonka MN 55343

February 12, 2009

I, Nyle Brent Cottingham, am employed by United HealthCare Services, Inc as Vice President and Regulatory Controller. Listings and summaries reconciling the annual statement as of December 31, 2008, for MAMSI Life and Health Insurance Company to the company's general ledger were prepared under my direction and submitted to Allen J. Sorbo in support of his statement of actuarial opinion for that company as of December 31, 2008. I hereby affirm that those listings and summaries, to the best of my knowledge and belief, are substantially accurate and complete and are the same as, or derived from, the in-force records and other data that form the basis for the company's annual statement for the year ended December 31, 2008.

Nyle Brent Cottingham
952-936-3214



UnitedHealth Group

UnitedHealth Group Risk Management
Thomas S. McGlinch
9900 Bren Road East, MN008-T390
Minnetonka, MN 55343

February 12, 2009

I, Thomas S. McGlinch, am employed by UnitedHealth Group as Vice-President, Investment Management. Listings, summaries, and analyses relating to the invested assets of MAMSI Life and Health Insurance Company were prepared under my direction and submitted to Allen J. Sorbo in support of the asset-oriented aspects of his statement of actuarial opinion for that company as of December 31, 2008. I hereby affirm that those listings and summaries, to the best of my knowledge and belief, are substantially accurate and complete and are the same as, or derived from, the in-force records and other data that form the basis for the company's annual statement for the year ended December 31, 2008.

Thomas S. McGlinch
UnitedHealth Group
9900 Bren Road East
Minnetonka, MN 55343
952/936-1378



Optimizing Health and Well-BeingSM

February 12, 2009

I, Kyle C. Stern, am employed by OptumHealth Specialty Benefits as CFO. Listings and summaries of premium, claim, and census data relating to the business administered for MAMSI Life and Health Insurance Company by OptumHealth Specialty Benefits were prepared under my direction and submitted to Allen J. Sorbo in support of his statement of actuarial opinion for that company as of December 31, 2008. I hereby affirm that those listings and summaries, to the best of my knowledge and belief, are substantially accurate and complete and are the same as, or derived from, the in-force records and other data that form the basis for the company's annual statement for the year ended December 31, 2008.

A handwritten signature in blue ink, appearing to read "K. Stern", written over a horizontal line.

Kyle C. Stern
6220 Old Dobbin Lane, Liberty 6, Suite 200
Columbis, MD 21045
Phone: 443-896-0420